ADVICE

To the *WOMEN* and *MAIDENS*

OF

LONDON.

Shewing, that instead of their usual Pastime; and education in Needle-work, Lace, and Point-making, it were far more Necessary and Profitable to apply themselves to the right Understanding and Practice of the method of keeping books of account: whereby, either single, or married, they may know their Estates, carry on their Trades, and avoid the Danger of a helpless and forlorn Condition, incident to Widows.

With some Essays, or rudiments for young beginners; in twelve Articles.

By one of that Sex.

LONDON,

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ADVICE
To the WOMEN and MAIDENS OF
LONDON.

Ladies and Gentlewomen,

PErmit one of your *Sex* to give you, as far as *her* ſmall knowledge will reach, ſome hints to the right underſtanding ~~and uſe~~ of Accounts: an Art ſo uſeful for all ſorts, ſexes and degrees of perſons, eſpecially for ſuch as ever think to have to do in the world in any ſort of Trade or Commerce, that next to a ſtock of Mony, Wares and Credit, this is the moſt neceſſary thing.

Nor let us be diſcouraged, or put by the inſpection thereof by being bid meddle with our diſtaff, for I have heard it affirmed by thoſe who have lived in forraign part, that Merchants and other trades men have no other Book-keepers then their Wives: who by this means (the Husband dying) are well acquainted with the nature and manner of the trade, and are ſo certain how, and where their ſtock is; that they need not be beholden to ſervants or friends for guidance.

And for telling us that the government of the Houſe

appertains to us, and the trades to our Fathers or Husbands; (under favour) the one is to be minded, and the other not neglected, for there is not that danger of a families overthrow by the sause wanting it's right relish, or the Table or Stools misplac't, as by a widows ignorance of her concern as to her estate, and I hope husbands will not oppose this when help and ease is intended to them whil'st living; and safety to their name and posterity after death: except they have private trades (too much in mode) whereof they would have their wives wholly ignorant. In such a case indeed, one that knows not that one and two make three suits best. And let us not fear we shall want time and opportunity to mannage the decencies of our house; for what is an hour in a day, or half a day in a week, to make inspection into that, that is to keep me and mine from ruine and poverty.

Methinks now the objection may be that this art is too high and mysterious for the weaker *Sex* it will make them proud: Womenhad better keep to their Needlework, point laces, &c. and if they come to poverty, those small Crafts may give them some mean releif.

To which I answer, That having in some measure practised both Needle-work and Accounts I can averr, that I never found this Masculine Art harder or more difficult then the effeminate achievementsof Lace-makeing, gum-work or the like, the attainment whereof need not make us proud: And God forbid that the practise of an useful Virtue should prompt us to a contrary Vice.

Therefore if I might advise you, you should let the poor serve you with these mean things, whilst by gaining or saving an estate you shall never be out of capacity to store your selves more abundantly with those trifles, then your own industry in such matters could have ever blest ye

And

And now Gentlewomen I give you thoſe rudiments of Accounts which are the ſubject of this little pamphlet and tranſmit this learning to you the beſt I can, in the ſelf ſame manner as it came to me.

Know then that my Parents were very careful to cauſe me to learn writing and *Arithmetick*, and in that I proceeded as far as Reduction, the Rule of Three and Practice, with other Rules, for without the knowledge of theſe I was told I ſhould not be capable of Trade and Book-keeping and in theſe I found no diſcouragement for though *Arithmetick* ſet my brains at work, Yet there was much delight in ſeeing the end, and how each queſtion produced a fair anſwer and informed me of things I knew not.

Afterwards I was put to keep an exact account of the expence of *Houſe-keeping*, and other petty *Charges*, my Father made it my office to call all perſons to an account every night what they had laid out, and to reimburſe it them, and ſet all down in a book, and this is the way to make one a Caſhier as they are termed, and one that can keep a fair account of receipts and payments of Money or Caſh-book, is in a good way towards the underſtanding of Book-keeping: *Shee* that is ſo well verſed in this as to keep the accounts of her Caſh right and dayly entred in a book fair without blotting, will ſoon be fit for greater undertakings.

Now in regard that other learnings do depend upon this petty Caſh account; I find it therefore convenient to give you an example of a moneths expence, and you will thereby ſee what further uſe may be made of it afterwards.

Therefore to begin, my Father gives me at ſeveral times in the moneth of *January*, the ſum of 21 *l.* 17 *s.* 11 *d*, the account of the expences whereof is as followeth.

Ex-

Expences in January 1676.

		fol	l.	s.	d.
January 1.	Paid for a book to keep these accounts	12			4
	For 3 dozen of Candles	10		16	9
	To the Scavenger ½ to *Christmas* last	11		1	6
	For 2 bushels of Meal	9		11	
	For a hood, scarf, apron and gloves	11		18	6
	Coach hire to *Westminster*	12		1	6
	For 12 larks and 18 snits	8		2	10
	Given a Maid that brought a present	12		1	
	Bor Beaf and Bacon	8		4	4
	For 30 Eggs	9		1	6
	For Roots and Herbs	9			8
	For drinking glasses	11		1	6
	For Oysters	8		1	6
3.	For a Knife and Fork	11		1	8
	Given to new Bedlam	12		2	
	For Almonds and Rice	10		1	
	For Eyewater	10			4
4.	For a Leg of Veal	8		7	
	For Salt Fish and Smelts	8		5	6
	For Herbs and Sallet	9		1	
	For a pound of Butter	9			9
	For earthen ware	11			5
	For oil, Vinegar and Anchovis	10		1	6
	For mending a hearth	10		1	7
	For a pound of Sauciges	8			8
	carried over		4	6	4

		fol	l.	s.	d.
	Brought over	4	4	6	4
1676. Janu. 5.	Given to the poor	12	—	1	1
	For a quart of white-wine	8	—	1	—
	To a Physitian	10	—	10	—
	For thred laces	11	—	—	6
	To two washer women	10	—	3	—
	For 2 pound of Sauciges	8	—	1	—
6.	For Fish	8	—	—	6
	For a twelf-tide cake	9	—	3	9
	For Bread	9	—	2	—
	For Soap and Bluing	10	—	1	—
	For Ale	8	—	—	4
	For Fagots	10	—	—	4
	For Needles	11	—	—	1
	For Trolly lace	11	—	7	6
	For Bacon	8	—	1	6
	For Eggs	9	—	—	6
8.	For Meal and Flower	9	—	11	6
	For a peice of Tape	11	—	1	2
	For Fish	8	—	1	3
	For Sand and Fullers earth	11	—	1	4
	For Salt	10	—	—	8
	For a Mop and brooms	11	—	1	5
9.	For Riband and Tape	11	—	6	2
	For Soap	10	—	—	8
	For a knuckle of Veal	8	—	1	—
	For mending the Floor	10	—	1	6
	For Mustard	10	—	—	2
	For Apples, Roots and Herbs	9	—	—	9
10.	For small coal and matches	10	—	—	8
	For Brand	9	—	—	4
	carried over		7	8	11

		fol	l.	s.	d.
	Brought over	5	7	8	11
1676	To a Porter	12			6
Janu. 11.	Oatcakes and wheat	9		1	1
	For thirty eggs	9		1	6
	For Saucidges and links	8		2	4
	For a Mum-glass	11			5
	To the poor	12		1	
	For Veal for broath	8		1	1
12.	For fish and Anchovis	8		3	4
	For bread and barley	9			4
	For sallet and shalots	9			3
	Paid the milk-womans score	9		1	2
	For two pound of Sugar	10		1	1
13.	For a Chalder of Coals	10	1	1	6
	For bone-lace	11		2	2
	For Veal, Pork, tripe, &c.	8		17	6
	For Mutton	8		16	
	For Oatmeal	9		1	
	For Herbs	9			9
15.	For a hood, tape, and thred	11		10	3
	To a porter	12			6
	For two pound of butter	9		1	
	For fish	8		2	4
	For a bottle of Vinegar	10			6
	A quarters wages to the Maid end. Christm.	9	1		
17.	For Beef and Mutton	8		4	
	For a Pullet	8		1	3
	For herbs and roots	9		1	5
19.	For a peticoat	11	1	13	
	For bread	9			4
	For fish	8			4
	For Broadcloth	11		18	6
20.	For Riband	11		1	8
	carried over		15	17	

		foll	l.	s.	d.
	brought over	6	15	17	2
1676.	To a ſervant that brought a preſent	12	—	1	—
Janu. 20.	For ſoap and fullers Earth	10	—	—	6
	Yeſt for brewing	8	—	—	4
	A pint of white wine	8	—	—	6
22.	For ten buſhels of Mault	8	1	10	—
	For bread	9	—	—	4
23.	For Veal, Calves Head, *&c.*	8	—	5	6
	For Calico and Sewing Silk	11	—	1	—
25.	Given a Child	12	—	—	6
	For Ribband, Silk, and Purle	11	—	4	9
	For Fiſh	8	—	1	10
27	For Peaſe	9	—	—	9
	For Anniſeed-water	10	—	—	5
	For Meal and Flower	9	—	13	—
29.	For Shooes to the Children	11	—	3	4
	To the Miniſter	11	—	12	—
	For Paving the Street	11	1	1	6
	A Quarter to the Poor, due at *Chriſtmas*	11	—	2	6
30.	To a Phyſitian	10	—	10	—
	To the Apothecary	10	—	5	6
31.	For the River-water $\frac{1}{m}$ to *Chriſtmas*	11	—	5	8
	Total		21	17	11

Thus much for the particular Account of the Expences in *January*, amounting to 21*l.* 17*s.* 11*d.* Which (being paſt and allowed) I am required to draw out in another form, and to make out, in particulars, how much thereof is Expended in Meat, how much in Bread and Meal, how much in Fiſh, *&c.* And ſo to ſubdivide, and branch out this Account into as many parcels as is convenient, to ſhew which way my Money goes, and put me upon Conſidering how I may leſſen my Expences for the time to come. The Form of this Account, is as followeth.

See the Reaſon of the Figures preceding the Column of Money in *pag.* 14.

Page 8.

Flesh.

fol	l.	s.	d.
4	—	2	10
4	—	4	4
4	—	7	—
4	—	—	8
5	—	1	—
5	—	1	6
5	—	1	—
6	—	2	4
6	—	1	1
6	—	17	6
6	—	16	—
6	—	4	—
6	—	1	3
7	—	5	6
	3	6	—

Fish.

4	—	1	6
4	—	5	6
5	—	—	6
5	—	1	3
6	—	3	4
6	—	2	4
6	—	—	4
7	—	1	10
	—	16	7

Drink.

5	—	1	—
5	—	—	4
7	—	—	4
7	—	—	6
7	1	10	—
	1.	12.	2

Page 9.

Bread and Meal.

fol	l.	s.	d.
4	—	11	—
5	—	3	9
5	—	2	—
5	—	11	6
5	—	—	4
6	—	1	1
6	—	—	4
6	—	1	—
6	—	—	4
7	—	—	4
7	—	—	9
7	—	13	—
	2.	5.	5.

Butter, Cheese, Milk, Eggs.

4	—	1	6
4	—	—	9
5	—	—	6
6	—	1	6
6	—	1	2
6	—	1	—
	—	6.	5.

Fruits, Roots, Herbs.

4	—	—	8
4	—	1	—
5	—	—	9
6	—	—	3
6	—	—	9
6	—	1	5
	—	4.	10

Wages.

6	1	—	—

Page 10.

Oyl, Salteries, and Pickles.

fol	l.	s.	d.
4	—	1	6
5	—	—	8
5	—	—	2
6	—	—	6
	—	2	10

Groceries.

4	—	1	—
6	—	1	1
	—	2	1

Fire and Candle.

4	—	16	9
5	—	—	4
5	—	—	8
6	1	1	6
	1.	19.	3

Laundry.

5	—	3	—
5	—	1	—
5	—	—	8
7	—	—	6
	—	5	2

Physick.

4	—	—	4
5	—	10	—
7	—	—	5
7	—	10	—
7	—	5	6
	1.	6.	3

Repair of House & Goods.

4	—	1	7
5	—	1	6
	—	3.	1

Page 11.

Brittle Ware.

fol	l.	s.	d.
4	—	1	6
4	—	—	5
5	—	1	4
5	—	1	5
6	—	—	5
	—	5.	1

Durable Houſhold-ſtuff.

4	—	1	8

Apparel.

4	—	18	6
5	—	—	6
5	—	—	1
5	—	7	6
5	—	1	2
5	—	6	2
6	—	2	2
6	—	10	3
6	1	13	—
6	—	18	6
6	—	1	8
7	—	1	—
7	—	4	9
7	—	3	4
	5.	8	7

Taxes and Rent:

4	—	1	6
7	—	12	—
7	1	1	6
7	—	2	6
7	—	5	8
	2.	3.	2

Page 12.

Schooling & Books.

fol	l.	s.	d.
1	4	—	4

Gifts and Charities.

4	—	1	—
4	—	2	—
5	—	1	—
6	—	1	—
7	—	1	—
7	—	—	6
	—	6.	6

Promiſcuous Incident Charges.

4	—	1	6
6	—	—	6
6	—	—	6
	—	2.	6

Page 13.

Total of *January*.

Pag.	l.	s.	d.
8. Fleſh.	3	6	—
8. Fiſh.	—	16	7
8. Drink.	1	12	2
9. Bread, &c.	2	5	5
9. Butter, &c.	—	6	5
9. Fruit, &c.	—	4	10
9. Wages.	1	—	—
10. Salteries.	—	2	10
10. Groceries.	—	2	1
10. Fire, &c.	1	19	3
10. Laundry.	—	5	2
10 Phyſick.	1	6	3
10. Repairs.	—	3	1
11. Brittle W.	—	5	1
11. Houſe-ſtuff.	—	1	8
11. Apparel.	5	8	7
11. Rent & Tax.	2	3	2
12. Scho. & Book	—	—	4
12. Charities.	—	6	6
12. Promiſcuous.	—	2	6
Tot.	21	17	11

I know not any thing that wants Explanation in these two several Accounts, except the Reason of the Figures preceding each Summe of Money: The Use thereof is this. In the first Account, *pag.* 4. The first Article is 4*d.* paid for a Book; and the note of Reference thereto is 12. To shew that you have that Sum, and that parcel past to Account in *page* 12. And in *page* 12, under the Title of Books and Schooling, I find the number of Reference to be 4, shewing that the said Entry of 4*d.* for a Book, was there Originally Entred, *viz.* in *pag.* 4.

Now, why all this, you'l say?

I Answer, were there no other reason than that, I might (from the second Account, wherein I do only set the Sum, and not recite for what) turn the readilier to the first Account, and see what it is for; this would recompence the trouble: But there is a further and great use thereof to be made in the keeping an Account of Trade, as shall be shewn in due place.

And I do not doubt, but, that if Parents and Superiours imploy their Children or Servants (one at a time, That is, one in one Year, and another in another) in this or the like way of keeping the Accounts of House Expences, or other petty Charges (besides the satisfaction they will have to see how, and which way their Money goes.) They will also train up their Children to be regular and handy in Accounts of greater Moment.

I have not further to ſay, concerning this Account of Houſe-Expences, but, (that at the Years end, when the Account is paſt and approved) there ſhould be a Scheme thereof drawn out of the ſaid Account, in manner following, *viz.*

The

The several Gradations how the afore-

	January.			February.			March.			April.			May.			June.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
Flesh.	3	6		6		9	6		11	4	11	11	3	16	11	12	9	1
Fish.	—	16	7		12	1		10	9	1	3	1		17	5	1	5	5
Drink.	1	12	2		15	2		1	6		15	10		10	2	6	8	9
Bread and Meal.	2	5	5	2	2	9	4	5	6		15	2	1	3	8	1	3	5
Butter, Cheese, &c.	—	6	5		18	6		7	2		17	10	6	3	10	1	12	1
Fruit, Herbs, Roots.	—	4	10		6	2		4	2		3	8		5			14	3
Wages.	1	—					1										15	6
Salteries, Pickles.	—	2	10		3	2		1	4		3	2		2	9		7	
Groceries.	—	2	1		3	3		3	4		2	4		2	3		8	2
Fire and Candle.	1	19	3	2	11	6	2	4	11	1	10	6		6			5	7
Laundry.	—	5	2		16	7		11	7		6	5		16	10		6	5
Physick.	1	6	3		10	9		1	3		3			4			7	6
Repairs.	—	3	1		10	1		11	2		2	2		1	11			
Brittle Ware.	—	5	1			6		1	6		3	6			10			9
Houshold-stuff.	—	1	8		2	4		1	10	1	9	3			11	1	5	8
Apparel.	5	8	7	7	9	4	2	7	9	6	10	10	10	9	5	5	10	7
Rent and Taxes.	2	3	2	5	3			2	6	5	5					1	5	8
Schooling & Books.	—		4		7	4		2	8			8		10	4			
Gifts and Charities.	—	6	6		7	6		4	6								17	4
Incident Charges.	—	2	6	1		9	1	13	5		10	6	1	3			16	2
	21	17	11	30	1	6	20	17	9	24	14	10	26	15	3	40	9	4

July.

said Years Expences did arise.

	July.			August.			Septemb.			October.			Novemb.			Decemb.			Total.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d	l.	s.	d.
Flesh.	1	12	11	4	14	9	4	15	9	6	16	11	4	5	10	3	13	4	62	5	1
Fish.	—	13	10	1	1	3	—	18	—	—	15	—	—	17	6	—	6	1	9	17	10
Drink.				8	2	7	1	14	2	3	8	7	—	10	7	2	18	—	26	17	6
Bread, &c	—	17	2	—	12	1	2	4	8	4	—	8	2	1	8	1	15	6	23	7	8
Butter, &c	1	1	1	3	13	10	4	—	4	—	14	8	3	0	3	2	10	2	25	6	2
Fruit, &c.	—	13	2	1	8	6	1	11	2	—	13	6	—	6	7	—	7	7	6	18	7
Wages.							2	—	—				1	—	—	2	—	—	7	15	6
Salteries.	—	7	—	—	5	5	—	4	8	—	10	1	—	2	4	—	2	8	2	12	5
Groceries.	—	—	7	—	17	5	—	11	11	—	4	5	—	10	6	—	4	7	3	10	10
Fire, &c.	—	—	2	1	9	10	11	3	1	—	11	10	—	11	10	1	16	8	24	11	2
Laundry.	—	4	10	—	13	4	—	9	11	—	5	2	—	10	3	—	11	6	6	8	—
Physick.	—	5	—	1	8	3	—	8	9	—	11	—	—	1	4	—	5	3	5	12	4
Repairs.	—	1	9													—	1	10	1	12	—
Bristle W.	—	4	—	—	8	1	—	—	11	—	2	8	—	—	6				1	8	4
House-st.	—	—	4	1	—	—	1	4	6	—	14	8	—	2	6	—	8	6	6	12	2
Apparel.	2	10	8	9	1	8	3	14	4	4	13	3	4	13	2	4	2	6	70	12	1
Rent & T.				4	9	—	—	4	10	—	6	6	—	9	—	6	1	6	25	10	2
Schooling.				—	9	3								1	4	1	6	2	2	18	1
Gifts.	—	1	—				—	5	9	—	4	6	—	11	7	1	3	5	4	2	1
Incident.	—	16	3	—	5	1	3	8	8	1	12	11	1	4	2	3	15	10	16	9	5
	9	9	9	40	—	4	39	1	5	26	6	4	21	—	11	33	11	11	334	7	3

This

This fore-going Scheme hath two principal Aſpects: Firſt, you ſee the Total Expence of each Moneth at the bottom thereof, *viz. January* 21*l.* 17*s.* 11. *Febr.* 30*l.* 1*s.* 6*d.* &c. Secondly, you ſee the Total Years Expence of each Commodity in the laſt Collumn; and ſo the Years Expence for Fleſh-meat is 62*l.* 5*s.* 1*d.* And for Fiſh 9*l* 17*s.* 10. &c. And the Total of the whole Years Charge, at the foot of all, to be 334*l.* 7*s.* 3.

Note, That the Account of Promiſcuous Incident Charges (amounting in the Year to 16*l.* 9*s.* 3*d.*) may be, if you will, diſtinguiſhed into other ſeveral heads, as Port of Letters, Boat and Coach-hire, Travelling-charges, and the like.

And thus much may ſerve to be ſpoken concerning this petty-charge Account: In the Practiſe whereof two things are to be minded, *viz.* Exactneſs and Neatneſs; without Exactneſs it is an inſignificant thing, a labour in vain. And without Neatneſs, the Accountant doth but manifeſt her unaptneſs, and unreadineſs. Therefore, if one Year do not render the Accountants exact and neat, let them Practiſe it two Years: For if a true Account be not kept without blots, it will never commend the Artiſt.

I ſhould now, in performance of my Promiſe in the Title Page, preſent you with ſome Eſſays or Rudiments of Accounts in the way of a Trade; but what can be expected in theſe few ſheets? Or why ſhould I here Copy the Works of others? The beſt Service I can do you, is to refer you to that Book lately Printed, whence I derive all my ſmall ſtock of Learning in Accounts. The Title of the Book is, *Debtor and Creditor made Eaſie*; and is to be had of the Bookſeller whoſe Name is affixed to the Front of this.

But that I may do ſomething, to acquit my ſelf of this

this Engagement, I ſhall here Preſent you with ſome ſhort Precepts, and a few uſeful Examples for a beginner, in the way of Trade; and leave you to Reap the Harveſt of this Learning from better Authors.

The General Precept therefore is this, That when any Goods are bought or ſold, when any Money is received or paid; in ſhort, when any Bargain is made, each Action or Contract is to be Entred in your Leiger, or Book of Accounts twice, *viz.* Debtor and Creditor. For you muſt conſider, that every Receit or Payment, every Buying and Selling, or other Contract is a transferring of Property from one to another; ſo that the Perſon, or thing, who is the Receiver or Borrower, is intended here for the Debtor; and the Perſon who pays, or the thing delivered or lent, is the Creditor. But I cannot more aptly Explain my meaning, than in referring you to the Petty-charge Account before going; wherein you have this Rule of a double Entry plainly Demonſtrated. For in the Moneth of *January* I Receive 21*l.* 17*s.* 11*d.* This I disburſe, as hath been ſhewn. In Fleſh 3*l.* 6*s.* — In Fiſh 16*s.* 7*d.* &c. Here now the Account of Fleſh is Debtor, 3*l.* 6*s.* and the Account of Fiſh is Debtor 16*s.* 7*d.* &c. and that of Money or Caſh is Creditor for all thoſe Sums; and thus one anſwers th'other, and Balances the Account.

I. Therefore to proceed: Imagine an Exchange-Woman, Shop-keeper, or the like, newly entring upon Trade, is deſirous to keep her Accounts in an exact Method.

The firſt thing ſhe is to do is to draw an Inventory of her Eſtate, as followeth, *viz.*

In Ready Money——————— 60*l.* — . —

A Piece of black A-la-mode, Containing 55 Ells, coſt 3*s.* *per* Ell. } 08*l.* 05*s.* —

to Dozen

20 Dozen of Womens Gloves, cost 16s. per Dozen ——— 16l. — —
Due to her by Mrs. *Martha Thorpe* ——— 20l. — —

So her whole Estate is ——— 104l. 5s. —

These four Branches of her Stock are to be kept in so many several Heads of Accounts, as in the former Rules of House Accounts: So that first Money or Cash is to be made Debtor, and an Account of Stock, Creditor: Turn over to the Leiger, which begins at page 28, and you'l see this done; the Debtor is always on the left hand, and the Creditor on the right. There you will find it so entred, *viz.* Cash in *pag.* 28, is Debtor to Stock, in *pag.* 29. And Stock, in *pag.* 29. is Creditor by Cash, in *pag.* 28. And in the like manner you will find the other three Parcels entred in *pag.* 30, 31.

Having thus Posted your Account of Stock, and set open your shop, you begin your Trade after some such manner as this: And here I desire the Reader or Learner, as she reads these following Instructions, to cast her eye upon the Leiger where the Parcels are entred.

II. You sell by Retail for ready Money, five dozen of Gloves, at 20s. *per* dozen ——— 5l. — —

Debtor 28. For this (having Received Money) your Cash is
Creditor 31. Debtor, and Account of Gloves is Creditor; as you see it done in *pag.* 28. 31. ——— 5l. — —

III. You have sold to Mrs. *Thorp* five dozen of Gloves, at 22s. *per* dozen ——— 5l. 10s. —

Debtor 30. To Enter this, Mrs. *Thorp* (not yet having paid) is
Creditor 31. Debtor, and Account of Gloves Creditor, as will appear by the Figures of Reference in the Margin. 5l. 10s.

IIII. Having given out 25 Ells of Allamode for making of Hoods, they now being returned in 30 Hoods, cost 2s. 6d.

2s. 6d. each Hood in ſtuff onely, which is equivalent to 3s. *per* Ell. —— 3*l.* 15*s.* —

For this, make in your Leiger an Account of Hoods, and let that be Debtor, and Allamode Creditor. 3*l.* 15*s.*

Debtor 32. Paid your Sempſtreſs for Silk and making the ſaid
Creditor 31. Hoods, at 6d. a piece. —— *l.* — 15*s.* —

V. Hoods is here Debtor to Caſh —— *l.* — 15*s.* —

Debtor 32. Note, when I ſay Debtor to Caſh, it is in ſhort to ex-
Creditor 29 preſs, that Hoods is Debtor, and Caſh is Creditor. And here alſo Obſerve all along in your Leiger, that every Debtors Parcel begins [*To*] and then mentions the Creditor; and every Creditor begins [*By*] and then mentions the Debtor. The firſt tells whither you are going, the ſecond whence you come.

VI. You have Received of Mrs. *Thorp*, in part of her
Debtor 28. Debt —— 15*l.* — —
Creditor 31. Make Caſh Debtor, & Mrs. *Thorp* Creditor. 15*l.* — —

VII. Bought of *Henry Garſtang* 20 dozen of Gloves, at 15s. *per* dozen. —— 15*l.* — —

Debtor 30. Here Gloves are Debtor, and you muſt ſtate an Ac-
Creditor 33 count for *Henry Garſtang*, and make that Creditor. 15*l.*

You pay the ſaid *Garſtang* in Money 10*l.* and by 30 Hoods, at 3s. 4d. *per* Hood. —— 5*l.* — —

Debtor 32. 1. *Henry Garſtang* is Debtor to Caſh for the 10*l.* paid
Creditor 29. him. —— 10*l.* — —

Debtor 32. 2. The ſaid *Garſtang* is Debtor to Hoods 5*l.* for 30
Creditor 33. ſold him.

VIII. Bought of *James Jones* two Pieces of Bag-Holland, containing 60 Ells, at 5s. *per* Ell. —— 15*l.* — —

Four Pieces of Cambrick, at 40s. *per* Piece. 8*l.* — —

23*l.* — —

Debtor 32. Make an Account of Linnen Debtor, and *James Jones*,
Creditor 33 Creditor. —— 23*l.* — —

Both these must be new opened in the Leiger.

IX. You pay Mr. *Jones* in Money ——— 12*l.* 10*s.* —
And he is willing to accept of the Assignment upon Mrs. *Thorp* for the Debt she owes, being ——— 10*l.* 10. —

So he is paid in full — 23*l.* — —

Debtor 32. By this time I hope it is easie to be understood that
Creditor 29. *Jones* is Debtor, and Cash Creditor for the 12*l.* 10*s.* paid.
Debtor 32. And he is Debtor, and Mrs. *Thorp* Creditor for the
Creditor 31. Assignment of ——— 10*l.* 10*s.* —

X. Your whole parcel of Linnen is cut out, and made up into Handkerchiefs, Cravats, Cuffs, *&c.* the charge thereof, as by the Sempstress's Bill, amounts to, and you paid her ——— 2*l.* 10*s.* —

Debtor 32. This is easily put in Order thus.
Creditor 29. Linnen Debtor, and Cash Creditor ——— 2*l.* 10*s.* —

XI. You meet with a Merchant going to *Barbadoes*, who hath occasion for about half of your Linnen, and the parcel is made out, proportionable to his pay, which is not to be in Money, but in two Hogsheads of Sugar, weighing Nett 14 *C.* 3*q.* 14*l.* The price 26*s.* *per C.* amounting to 19*l.* 6*s.* 9*d.*

The Goods being Bartered and interchanged, you
Debtor 34. need onely make an Account of Sugar, Debtor, and
Creditor 33. Linnen Creditor ——— 19*l* 6*s* 9*d*

XII. Your disbursements, for House-keeping, and all other petty charges, amounts to in a week past — 3*l* 6*s* 8*d.*

Debtor 34. Make an Account in your Leiger of House-keeping,
Creditor 29. and let that be Debtor to Cash ——— 3*l* 6*s* 8*d*

And thus I have done, as to carrying on a Trade, for I dare not swell this into a farther progress; this may suffice to give you a relish of an Art, which the more known, will yield the pleasanter taste.

But all this will signifie but little, unless you bring your

your Accounts to a certain concluſion or Balance, whereby to ſee how your new Stock differs from your Old.

To accompliſh this, there are two Accounts more to be ſtated in your Leiger, which have not yet been opened; that is, the Account of Profit and Loſs, and the Account of Balance. The firſt of theſe you could not have been without, if this Trade had been a little farther carried on. That of Balance is ever the laſt Account in the old Leiger, and the firſt in the new, as experience will demonſtrate.

To effect this, look over your Leiger from firſt to laſt, and ſingle out the Accounts which remain open; I mean, ſuch which are not even on both ſides, as *Thorps*, *Garſtangs*, and *Jones's* are. Then conſider what may be the reaſon that the open Accounts are not cloſed as thoſe laſt mentioned. And you'l find two main Reaſons; firſt, for that there are ſtill divers goods undiſpoſed of. Secondly, in regard of a ſurpluſage by Profit, or a diminution by Loſs: In both theſe caſes theſe two Accounts of Profit and Loſs, and Balance will ſet all right.

Begin therefore with the Account of Caſh, and you will find that there is ſtill remaining in your hands 50*l.* 18*s.* 4*d.*

Debtor 34. *Creditor* 29. To even therefore this Account, make Balance Debtor to Caſh 50*l.* 18*s.* 4. ſo cloſe up that.

The next is the Account of Alamode, wherein you ſee is remaining unſold 30 Ells, which at 3*s.* an Ell is ——————————————— 4*l.* 10*s.* ——

Debtor 34. *Creditor* 31 Make alſo Balance Debtor to Alamode 4*l.* 10*s.* and that is evened.

The next Account is that of Gloves, which is not to be cloſed up without twice the Labour, as the former,

for, in this, you have reference both to Profit and loſs, and Balance. Firſt, value the Gloves you have remaining, reckoning half of the firſt parcel 8*l.* and all the laſt 15*l.* both which being 23*l.* carry to Account of Balance, as you did the two former, *viz.*

Debtor 34. *Creditor* 31. Balance is Debtor to Gloves for 360 pair reſting unſold ——— 23*l.* ———

Then you'l find 50*s.* wanting to make up the Debtor ſide, and that is clear Profit; for which, ſay,

Debtor 30. *Creditor* 35. Gloves Debtor to Profit and Loſs, 2*l.* 10*s.* gained upon that Account.

The next is the Account of Hoods, which is to be

Debtor 32. *Creditor* 35. cloſed up with Profit and Loſs, 10*s.* being ſo much gained upon that Account.

The next is that of Linnen, which muſt be evened juſt as the Account of Gloves was; therefore value the Linnen remaining, at ——— 12*l.* 15*s.* ———

Debtor 34. *Creditor* 33 For this, Balance is Debtor, and Linnen is Creditor ——— 12*l.* 15*s.* ———

And then you will find 6*l.* 11*s.* 9*d.* Profit: Then ſay, Linnen is Debtor to Profit and Loſs ——— 6*l.* 11*s.* 9*d.*

Debtor 32. *Creditor* 35 Afterwards you come to your Account of Sugar, and that is all remaining; therefore ſay,

Debtor 34. *Creditor* 35 Balance Debtor to Sugar ——— 19*l.* 6*s.* 9*d.*

Then your Houſe-keeping Account, and that is to be placed on the loſing ſide of Profit and Loſs, thus,

Debtor 34. *Creditor* 35. Profit and Loſs Debtor to Houſe-keep. ——— 3*l.* 6*s.* 8*d.*

And then compare your Account of Profit and Loſs, and ſee which ſide weighs heavieſt, and that is the Creditor ſide, amounting to 9*l.* 11*s.* 9*d.* which is the Sum Total of this weeks gain, out of which deduct the charges of Houſe-keeping, which is on the Debtor ſide, and the clear Profit is ——— 6*l.* 5*s.* 1*d.*

Carry this 6*l.* 5*s.* 1*d.* to your Account of Stock, a

pag. 29. being an apparent increaſe to that Account, which before was 104l. 5. and now by this addition, is 110l. 10s. 1d. thus,

Debtor 34. Profit and Loſs Debtor to Account of Stock 6l. 5s. 1d.
Creditor 29

Laſtly, carry over the Account of Stock to Balance, thus,

Debtor 28. Stock is Debtor to Balance ——·—— 110l. 10s. 1d.
Creditor 35

When this is done, if Balance Balances it ſelf, and be alike on both ſides, as you ſee it is, then you may conclude your Leiger is right poſted; elſe you muſt never ceaſe till you find out the Error. And this Account of Balance (being that which demonſtrates where your Eſtate lies) is all you need carry over to your new Book. The Reader is not to imagine that it is intended ſhe ſhould Balance her Accounts and have new Books every week, once a Year is often enough.

And in this manner ought a Merchants Leiger appear, every Account therein Balanced to one Farthing, which will be both a Credit and a Delight to her.

If a Retailing Shop-keeper Objects, That it were too painful to enter every pair of Gloves, *&c.* which he ſelleth, in his Leiger after the aforeſaid manner. I Anſwer, There is a ready way to compriſe a weeks Retail, though conſiſting of many particulars, into a very ſhort Method. But this and other difficulties are all removed in that fore-mentioned Book, whence I derive my Learning.

I Adviſe the Practitioners to take the pains, as they Read the Propoſitions and Inſtructions, not to ſatisfie themſelves by looking in the Leiger; but as they underſtand each Parcel, to poſt it themſelves in a Paper Book till the whole be finiſh'd.

The Alphabet to the enſuing LEIGER.

	Page		Page		Page
Alamode.	30	*K.*		*Thorp*	30
Balance.	34	*Linnen*	32	*V.*	
Caſh.	28	*M.*		*W.*	
D.		*N.*			
E.		*O.*			
F.		*Profit & Loſs*	34	*X.*	
Gloves.	30	*Q.*		*Y.*	
Garſtang.	32			*Z.*	
Hoods.	32				
Houſe-keeping.	34	*Stock*	28		
		Sugar	34		
Jones.	32				

Stock Debtor	fol	l.	s.	d.
To Ballance	35	110	10	1

Cash Debtor				
To Stock remaining in my hands	29	60	—	—
To Gloves sold 5 doz.	31	5	—	—
To Mrs. *Thorp*, of whom Rec^d. in part --	31	15	—	—
		80	—	—

Stock Creditor	fol.	l.	s.	d.
By Cash remaining in my hands -	28	60	—	—
By Alamode 55 Ells, at 3*s. per* Ell	30	8	5	—
By Gloves 20 dozen, at 16*s. per* doz.	30	16	—	—
By Mrs. *Martha Thorp*, who owes me	30	20	—	—
		104	5	—
By Profit and Loss a weeks gain	34	6	5	1
		110	10	1

Cash Creditor				
By Hoods paid for making 30	32	—	15	—
By *Hen. Garstang* paid in part	32	10	—	—
By *James Jones* an Account of Linnen	32	12	10	—
By Linnen paid *Mabel Owen*, Sempstress	32	2	10	—
By House-keep. charges for a week past	34	3	9	8
By Ballance	34	50	18	4
		80	—	—

Alamode Debtor		fol	l.	s.	d.
	Ells.				
To *Stock* Resting at 3*s. per* Ell,	55 --	29	8	5	—

Gloves Debtor					
	Pair.				
To *Stock* Resting.	20 Doz. is 240 --	29	16	—	—
To *Hen. Garstang*, of whom bought	240	33	15	—	—
To Profit and Loss gained		35	2	10	—
	480		33	10	—

Mrs. *Martha Thorp* Debtor					
To Stock which she owes me		29	20	—	—
To Gloves sold to her 5 doz.		31	5	10	—
			25	10	—

Alamode Creditor

	Ells.	fol	l.	s.	d.
By Hoods given out to the *Sempſtreſs*	25	32	3	15	—
By Ballance Reſt unſold	30	34	4	10	—
	55		8	5	—

Gloves Creditor

	Pair.	fol	l.	s.	d.
By *Caſh* Received by *Sale* of	60	28	5	—	—
By *Mrs. Thorp*, to whom ſold	60	30	5	10	—
By Ballance unſold, val. at	360	34	23	—	—
	480		33	10	—

Mrs. *Martha Thorp* Creditor

	fol	l.	s.	d.
By *Caſh* Received of her	28	15	—	—
By *James Jones* Aſſigned the remainder	32	10	10	—
		25	10	—

Hoods Debtor	fol.	l.	s.	d.
	Hoods.			
To Alamode 25 Ells, of which made 30	31	3	15	—
To Cash, paid the Sempstress for making	29	—	15	—
To Profit and Loss gained	35	—	10	—
		5	—	—

Henry Garstang Debtor				
To Cash, paid him in part	29	10	—	—
To Hoods 30 fold him	33	5	—	—
		15	—	—

James Jones Debtor				
To Cash, paid him	29	12	10	—
To Mrs. *Thorp*, on whom Assigned	31	10	10	—
		23	—	—

Linnen Debtor				
To *James Jones* for a parcel of Linnen	33	23	—	—
To Cash, paid *Mabel Owen* the Sempstress	29	2	10	—
To Profit and Loss gained by this Acct.	35	6	11	9
		32	1	9

Hoods Creditor	fol	l.	s.	d.
Hoods.				
By *Hen. Garſtang*, to whom ſold 30 —	32	5	—	—

Henry Garſtang Creditor				
By 20 dozen of Gloves bought of him	30	15	—	—

James Jones Creditor				
By Linnen bought of him	32	23	—	—

Linnen Creditor				
By Sugar, exchanged for Linnen	34	19	6	9
By Ballance I value half remaining	34	12	15	—
		32	1	9

Sugar Debtor	fol	l.	s.	d.
To Linnen for two Hogsheads Received in Barter	33	19	6	9

House-keeping Debtor				
To Cash disburst in a week past	29	3	6	8

Profit and Loss Debtor				
To House-keeping spent this last week	35	3	6	8
To Stock gained in all	29	6	5	1
		9	11	9

Ballance Debtor				
To Cash remaining	29	50	18	4
To Alamode remaining 30 Ells	31	4	10	—
To Gloves remaining 360 pair	31	23	—	—
To Linnen remaining, which I value at	33	12	15	—
To Sugar two Hogsheads remaining	35	19	6	9
		110	10	1

Sugar Creditor	fol.	l.	s.	d.
By Ballance: rest unsold	34	19	6	9

House-keeping Creditor				
By Profit and Loss, to even this Account	34	3	6	8

Profit and Loss Creditor				
By Account of Gloves gained	30	2	10	—
By Account of Hoods gained	32	—	10	—
By Account of Linnen gained	32	6	11	9
		9	11	9

Ballance Creditor				
By former Stock with Addition of this weeks clear Profit	28	110	10	1

If any Persons desire the Assistance of a Master to hasten them in this Learning, Mr. *Randolph*, School-Master in *Mugwel-street*, near Chirurgeons-Hall, will Attend them, at home or abroad.

FINIS.